

## **REMARKS**

### **Telephone Interview Summary**

A telephone interview was conducted on February 12, 2008 at 10:00 AM to discuss the present application. A proposed response to the office action was submitted to the Examiner in advance of the telephone interview. Applicant's representative appreciated the opportunity to discuss the application with the Examiner. The independent claims and Chancey prior art reference were discussed.

The Examiner considered the proposed amendment and requested clarifications regarding certain claim terms. In particular, the Examiner requested clarifications regarding the claim terms "financial institutions" and "financial transactions." The Examiner further suggested adding to the independent claims a "wherein" clause indicating that the financial transaction data provided through the web site can be downloaded to a target program at the user's computer such as an accounting program, a spreadsheet program, or a word processing program. The Examiner stated that this clause would distinguish the invention over the Chancey reference because in Chancey, it is the accounting program at the user's computer that connects to a remote site and retrieves a credit card statement. No agreement regarding the claims was reached.

### **Claim Rejections under 35 U.S.C. §103(a)**

Claims 1-46 have been rejected under 35 U.S.C. 103(a) as being unpatentable over Chancey et al. (US Patent No. 5,842,185) in view of Atkins (US Patent No.

4,953,085). The Examiner has stated that as per claims 1-2, 4-9, 11-16, 18-24, 26-36, 38-44 and 46, Chancey discloses a system and method for the operation of a financial account. The Examiner further asserts that Chancey teaches specific aspects of the present invention. The Examiner relies on Atkins to teach attributes of an online information service. Applicant has amended the claims to more clearly define the invention. In view of Applicant's amended claims, Applicant respectfully traverses the rejections.

Chancey teaches a standalone financial account management program that has functionality for retrieving an electronic credit card statement stored as a computer data file at a remote site. Although the standalone program allows the user to organize and manage data for multiple financial accounts, there is no indication that data at the remote site is organized and stored according to account number, or that account numbers are used in any way to retrieve the computer data file. If the user indicates while operating the program that the electronic credit card statement is at a remote location, the program simply connects to the remote site and downloads the file with the credit card statement. Chancey does not explain how the standalone program finds the computer data file but there is no indication that Chancy uses anything other than file location information to retrieve an electronic credit card statement stored in a computer data file. More importantly, there is no indication that the user can interact in any way with the remote site. Applicant respectfully submits therefore, that Chancey fails to

teach important aspects of the present invention as they relate to the ability of a user to interact with a web site and obtain recent financial transaction data.

Applicant has amended the claims of the application to indicate more clearly that financial transaction data relates to purchases made at retail establishments, that financial transaction data is received at a web site from financial institutions that provide banking services to users, and that the financial transaction data that is transmitted from the web site and presented to users can be downloaded to a target program such as an accounting program, spreadsheet program, or word processing program. Applicant respectfully submits that the claims as amended distinguish the present invention over the standalone accounting program of Chancey that connects to a remote site to download a computer file from specified location.

The Examiner asserts that the system and method of Chancey performs similarly to an online system and method and that the only difference between Chancey and the claimed invention is that Chancey does not explicitly state that a user may access their particular account via a website or a browser. Applicant respectfully submits the differences are more substantial than suggested by the Examiner. Chancey does not in any way operate like an online system. Chancey teaches a standalone program that allows the user to indicate whether a credit card statement is stored at a remote location. If it is, the program retrieves the statement. There is no indication at all that the remote site is an interactive site of any kind. There is no indication that once connected, the program does anything other than download the credit card statement.

The user is not prompted for information by the site or otherwise given an opportunity to request any information at the site. Applicant respectfully submits that Chancey teaches away from an interactive site or web site by teaching that the process of the standalone program "locates the statement on the media and obtains the statement."

The Examiner relies on Atkins to teach an online information site but the addition of Atkins does not change the fundamental operation of Chancey which is to instruct a user's home computer to retrieve a financial statement from a remote site when a user indicates the statement is stored at a remote site.

Support for the claims as amended is found in the following passages:

Claim Language	Support from Specification
Financial transaction data relating to purchases made at retail establishments	[0025] Referring to Figure 3, a diagrammatic view of a sample transaction processed by the present invention is shown. Financial transaction data originates at a retail establishment. A purchase may be made with a bank card such as a Visa® or MasterCard® credit card or a bank debit card 74. The transaction is processed at the merchant location through a dial terminal 72 or any other device in communication with an authorization or settlement center 70. The authorization/settlement system 70 determines whether a particular transaction should be approved. An approved transaction represents an obligation for the cardholder to pay money to the financial institution that issued the card.
Financial institutions that provide banking services	[0026] Approved transactions may then be reported to the purchaser's bank 68 as well as other supporting financial institutions for further processing before transmission to a financial services provider 66 in communication with a Conductor host computer 64. The financial services provider 66 functions as a repository for financial transactions originating from a variety of sources and supported by a large number of financial institutions and processing centers (i.e., different banks, clearing houses, authorization centers, etc.).
Financial transaction data may be downloaded to a target program	[0033] Preferably, users have the option of downloading the financial data to an accounting software package such as Intuit's Quicken® or a word-processing program such as Novell's WordPerfect®.

**Conclusion**

Applicant respectfully submits that Chancey fails to teach important aspects of the present invention related to obtaining, organizing, and storing financial transaction data from multiple financial institutions for access by users that may have accounts at more than one financial institution. Because Chancey fails to teach these aspects of the present invention, it cannot be combined with Atkins to reject the amended claims.

Applicant respectfully submits the claims as amended are in condition for allowance.

Respectfully submitted,

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